

ABSTRAK

Penelitian ini bertujuan untuk menguji pengaruh komponen *risk-based bank rating* pada profitabilitas bank syariah di Indonesia selama periode 2013-2016. *Risk-based bank rating* merupakan penilaian tingkat kesehatan perbankan syariah yang dilakukan berdasarkan risiko. Komponen penilaian *risk-based bank rating* adalah profil risiko, *Good Corporate Governance*, rentabilitas dan permodalan akan mengidentifikasi apakah dapat memperbaiki laba perusahaan.

Pengambilan sampel dilakukan dengan metode *purposive sampling*, dan berdasarkan kriteria yang telah ditentukan maka diperoleh sampel sebanyak 6 perusahaan, sehingga jumlah observasi dalam penelitian ini berjumlah 96 data pengamatan. Teknik analisis data yang digunakan adalah teknik analisis regresi linear berganda dan uji interaksi *Moderated Regression Analysis* (MRA) dengan alat bantu IBM SPSS 23.

Berdasarkan hasil pengujian hipotesis dapat disimpulkan bahwa profil risiko yang diproksikan *non performing financing* berpengaruh negatif terhadap *return on asset* dan profil risiko yang diproksikan *financing to deposit ratio* berpengaruh positif terhadap *return on asset*, *Good Corporate Governance* tidak berpengaruh terhadap *return on asset*, dan permodalan yang diproksikan *capital adequacy ratio* tidak berpengaruh terhadap *return on asset*.

Kata kunci: Profitabilitas, Profil Risiko, *Good Corporate Governance*, Permodalan

ABSTRACT

This research aimed to examine the effect of risk-based bank rating on the profitability of syariah bank in Indonesia 2013-2016. The risk-based bank rating is an assessment of, in the reseacrh, syariah financing which based on the risk. While, the variables namely risk, good corporate governance, earning, and capitalizing.

The data collection technique used purposive sampling, in which the sample was collected based on criteria given. In line with, there were six companies as sample with 96 observations. Furthermore, the data analysis technique used multiple linier regression and interaction test of moderated regression analysis with IBM SPSS 23.

Based on the hypothesis test, it concluded risk which was referred to Non Performing Financing had negative effect on the Return on Asset. Meanwhile, Good Corporate Governance, and Capitalizing which was refferred to capital adequacy ratio did not affect the Return on Asset. On the other hand, Financing to Deposit Ratio had positive effect on the Return on Asset.

Keywords : *Profitability, Risk, Good Corporate Governance, Capitalizing.*

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Based on the hypothesis test, it concluded risk which was referred to Non-Performing financing had negative effect on the Return On Asset. Meanwhile, Good Corporate Governance, and Capitalizing which was referred to Capital Adequacy Ratio did not affect the Return On Asset. On the other hand, net operational margin had positive effect on the Return On Asset.

Keywords: Profitability, Risk, Good Corporate Governance, Capitalizing



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